

COVID-19 EMERGENCY RENTAL, SMALL BUSINESS, AND UTILITY ASSISTANCE PROGRAMS



PRESENTED BY THE CITY OF MONTEREY PARK
MANAGEMENT SERVICES

PROGRAMS REVIEW

- Emergency Rental Assistance Program
- Utility Assistance Program
- Small Business Assistance Program

BACKGROUND

The Monterey Park COVID-19 Resident, Small Business, and Utility Assistance program funds are provided by federal funding from the U.S. Department of Housing and Urban Development (HUD) through the City's Community Development Block Grant (CDBG), Coronavirus Emergency Relief and Economic Security Act (CARES) CDBG-CV grant, and Home Investment Partnership Program (HOME).



Emergency Rental Assistance Program

(ERAP)

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

OVERVIEW

- Provide rental assistance to Monterey Park Residents whose household income has been dramatically reduced due to COVID-19.
- Rental assistance will be based on current COVID-19 affected household income.
- The City will cover 50% of monthly rent up to three (3) months OR 75% of monthly rent up to six (6) months if landlord agrees to a 25% rent reduction for the period of City assistance.
- Payments will be made directly to the owner/landlord.

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

PROGRAM ELIGIBILITY

- Households that rent a housing unit in Monterey Park.
- Household income has been drastically reduced due to COVID-19.
- Household's current income does not cover all of its rent.
- Current household income as at or below the 60% of the Los Angeles County median area income, adjusted for household size.

LOS ANGELES COUNTY MEDIAN INCOME

CURRENT GROSS MAXIMUM HOUSEHOLD INCOME LIMITS FOR LOS ANGELES COUNTY

HUD LOW-MODERATE INCOME (LMI) LIMITS			
Household Size	Maximum Income	Household Size	Maximum Income
1	\$47,300	5	\$73,000
2	\$54,050	6	\$78,400
3	\$60,850	7	\$83,800
4	\$67,600	8	\$89,200
Source: U.S. Department of Housing and Urban Development. These income figures are subject to change annually (last updated: 4/02/20).			

Source:

U.S. Department of Housing and Urban Development. These income figures are subject to change annually (last updated: 4/02/20)

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) APPLICATION INFORMATION

PROGRAM REQUIREMENTS

- Completed, signed, and submitted application and all required support documentation (electronic or wet signature).
- Examples of application support documentation:
 - Valid Driver's License or identification card.
 - Proof of reduced income due to COVID-19 - Furloughed, reduced working hours, became unemployed AND as a result monthly income was substantially reduced.
 - 2019 (or 2018 if no filed yet) tax return.

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) APPLICATION INFORMATION

ADDITIONAL PROGRAM REQUIREMENTS

- Proof of current (March-May 2020) and past income (November 2019-February 2020)
- Proof of expenses (car payments, credit card payments, utility bills, loans, etc.)
- Bank and asset statements
- Copy of lease or rental agreement
- Landlord information

*All of the required documentation will be outlined in the SBAP program guidelines and application available June 8, 2020.



Emergency Utility Assistance Program

(EUAP)

EMERGENCY UTILITY ASSISTANCE PROGRAM (EUAP)

PROGRAM OVERVIEW

- Provide utility assistance to Monterey Park renters and homeowners whose household income has been dramatically reduced due to COVID-19.
- Eligibility will be based on current COVID-19 reduced household income.
- The amount of assistance will be based on household financial need.
- The City will cover up to three months of utility payments not-to-exceed \$400 per month.
- Payments will be made directly to the utility provider.

EMERGENCY UTILITY ASSISTANCE PROGRAM (EUAP)

PROGRAM ELIGIBILITY

- Households that rent or own a residential housing unit in the City of Monterey Park.
- Household income has been drastically reduced due to COVID-19.
- Eligibility will be based on household financial need and the current household monthly gross income, adjusted by household size, is below the 80% of the Los Angeles County Median.
- Household's current income does not cover all of its expenses.

LOS ANGELES COUNTY MEDIAN INCOME

CURRENT GROSS MAXIMUM HOUSEHOLD INCOME LIMITS FOR LOS ANGELES COUNTY

HUD LOW-MODERATE INCOME (LMI) LIMITS			
Household Size	Maximum Income	Household Size	Maximum Income
1	\$63,100	5	\$97,350
2	\$72,100	6	\$104,550
3	\$81,100	7	\$111,750
4	\$90,100	8	\$118,950
Source: U.S. Department of Housing and Urban Development. These income figures are subject to change annually (last updated: 4/02/20).			

Source:

U.S. Department of Housing and Urban Development. These income figures are subject to change annually (last updated: 4/02/20)

EMERGENCY UTILITY ASSISTANCE PROGRAM (EUAP) APPLICATION INFORMATION

PROGRAM REQUIREMENTS

- Completed, signed, submitted application and all required support documentation (electronic or wet signature).
- Examples of application support documentation:
 - Valid Driver's License or identification card
 - Proof of reduction of income due to COVID-19 - Furloughed, reduced working hours, became unemployed and as a result monthly income was substantially reduced

EMERGENCY UTILITY ASSISTANCE PROGRAM (EUAP) APPLICATION INFORMATION

PROGRAM REQUIREMENTS CONTINUED

- 2019 (or 2018 if not filed yet) tax return
- Proof of current and past income
- Proof of expenses
- Bank and asset statements
- Copy of utility bills

*All of the required documentation will be outlined in the EUAP program guidelines and application available June 8, 2020.



Small Business Assistance Program

(SBAP)

SMALL BUSINESS ASSISTANCE PROGRAM (SBAP)

PROGRAM OVERVIEW

- Provide commercial rental assistance to eligible businesses located in Monterey Park.
- Business must meet HUD's low- and moderate-income criteria.
- Business must currently have 5 or fewer full-time/full-time equivalent employees (including owner).
- Business income has been reduced as a result of COVID-19.
- Amount of assistance will depend on landlord's level of agreement to participate in the program.
- Assistance of either three (3) months or six (6) months.
- The City is required to pay the owner/landlord directly.

LANDLORD AGREEMENT OPTIONS

- Business landlord must agree to participate in the program.
- The City will provide \$2,000 in monthly commercial rent assistance for up to three (3) months; OR
- If the business landlord agrees to a 25% rent reduction for the period of City assistance, the City will provide up to \$3,375 in monthly commercial rent for up to six (6) months.



TABLE 1
Landlord 0% Rent Forgiveness
City provides 3 Month's Commercial Rent Not-To-Exceed \$2,000 Per Month

Original Rent	Reduced Rent	City Rent Assistance		Landlord Rent Paid		Tenant Owed Rent Over Three (3) Months
		Monthly	Over Three (3) Months	Monthly	Over Three (3) Months	
2,000	0	2,000	6,000	2,000	6,000	0
2,250	0	2,000	6,000	2,000	6,000	750
2,500	0	2,000	6,000	2,000	6,000	1500
3,000	0	2,000	6,000	2,000	6,000	3000
3,250	0	2,000	6,000	2,000	6,000	3750
3,500	0	2,000	6,000	2,000	6,000	4500
3,750	0	2,000	6,000	2,000	6,000	5250
4,000	0	2,000	6,000	2,000	6,000	6000
4,500	0	2,000	6,000	2,000	6,000	7500

TABLE 2
Landlord 25% Rent Forgiveness
City provides 6 Month's Commercial Rent Not-To-Exceed \$3,375 Per Month

Original Rent	Reduced Rent	City Rent Assistance		Landlord Rent Forgiveness		Tenant-Owed Rent Over Six (6) Months
		Monthly	Over Six (6) Months	Monthly	Over Six (6) Months	
2,000	1,500	1,500	9,000	500	3,000	0
2,250	1,688	1,688	10,128	562	3,372	0
2,500	1,875	1,875	11,250	625	3,750	0
3,000	2,250	2,250	13,500	750	4,500	0
3,250	2,438	2,438	14,628	812	4,872	0
3,500	2,625	2,625	15,750	875	5,250	0
3,750	2,813	2,813	16,878	937	5,622	0
4,000	3,000	3,000	18,000	1,000	6,000	0
4,500	3,375	3,375	20,250	1,125	6,750	0

SMALL BUSINESS ASSISTANCE PROGRAM (SBAP)

ELIGIBILITY

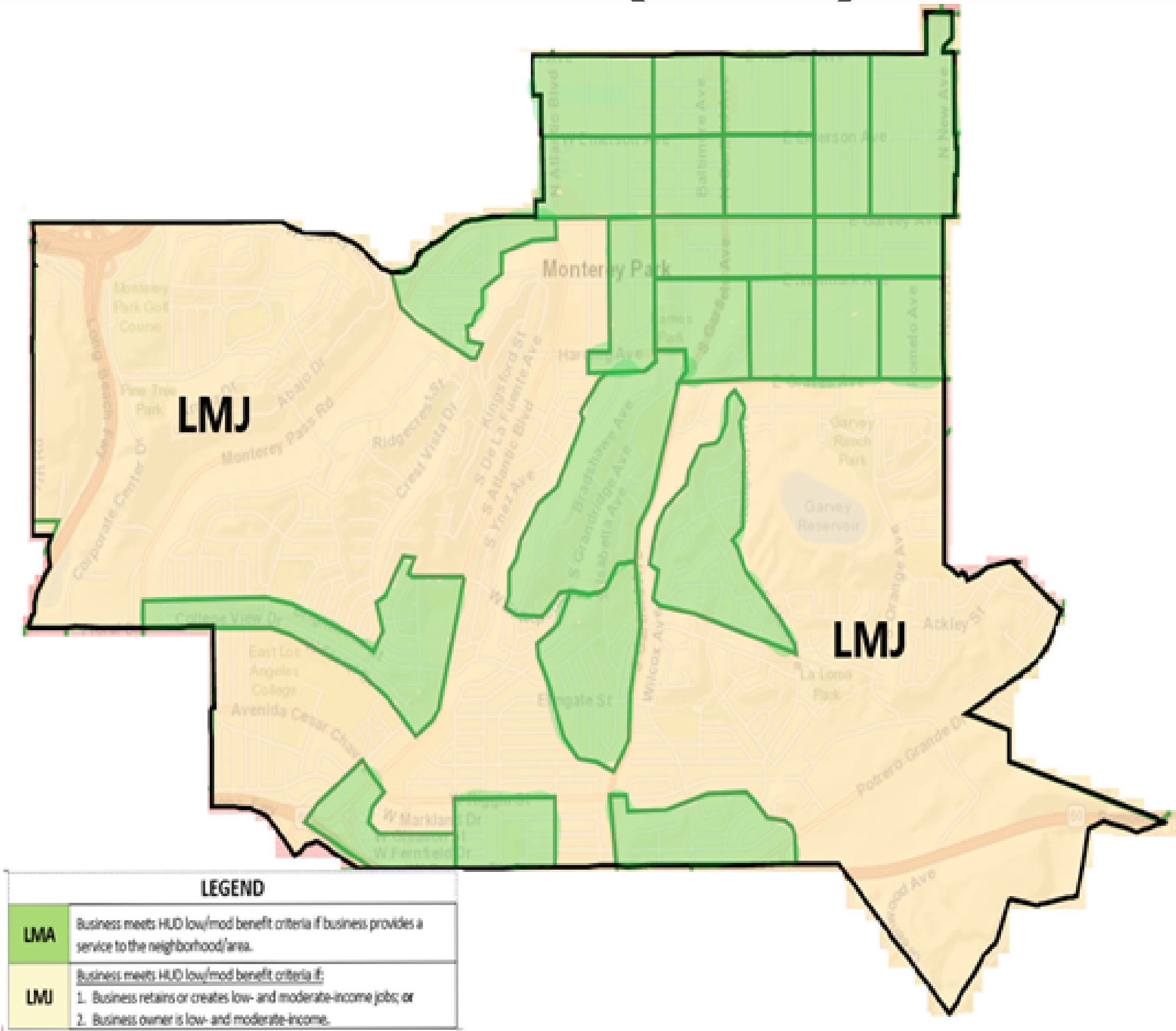
- Located in the City of Monterey Park and have a physical location.
- Been in operation since March 1, 2020.
- Have 5 or fewer full-time equivalent employees currently on payroll (including owner).
- Have a valid Monterey Park Business License.
- No outstanding code violations with federal, state, and local government.
- Must meet one of HUD's Low-and-Moderate Income National Objectives.



HUD NATIONAL OBJECTIVES

- Business is located and provides service to a HUD defined low-and-moderate income area.
- The business owner's current income is low-to-moderate income OR the business provides job training and placement or other employment support services to at least 51% of the person benefiting from the activity are LMI.
- 51% of the business' employees on the payroll are low-to-moderate income individuals.

LOW-MOD AREA MAP (LMA)



LOW MOD CLIENTELE-1 (LMC-1)

- If the business provides services such as job training and placement or other employment support services such as peer counseling, childcare, and transportation to at least 51% of the person benefiting from the activity are LMI will qualify under LMC-1 National Objective.

LOW MOD CLIENTELE-2 (LMC-2)

- If the business owner's current household income is at or below the 80% LA County Median Income, adjusted for household size, will qualify as LMC-2 National Objective.

LOW MOD JOBS (LMJ)

- If the business intends to create, or retain, at least one-full-time equivalent, permanent, low-to-moderate income job.

NOT SURE WHICH OBJECTIVE TO CHOOSE?

- In the event a business does not fall under the Low Mod Area, please contact Debbie Sottek, City of Monterey Park CDBG Grant consultant, who can help guide you through the process.
- Contact information:
 - email: debbie@housingprograms.com
 - (760) 421-1104

SMALL BUSINESS ASSISTANCE PROGRAM (SBAP)

INELIGIBLE BUSINESSES

- Corporate/Franchise businesses

SMALL BUSINESS ASSISTANCE PROGRAM ELIGIBLE BUSINESS EXPENSES

FUNDS MUST BE USED TO COVER COMMERCIAL RENT.

SMALL BUSINESS ASSISTANCE PROGRAM (SBAP)

PROGRAM REQUIREMENTS

- Completed, signed, and submitted application (electronic or wet signature and all supporting documentation:
 - Valid Driver's License or Identification card for each owner
 - Proof of loss of income
 - Income tax returns and completed IRS 4506-T
 - Year-to-date monthly profit and loss statement
 - Bank statements
 - EDD Quarterly Contribution Return and Wages reports

Continued

SMALL BUSINESS ASSISTANCE PROGRAM (SBAP)

PROGRAM REQUIREMENTS CONTINUED

- Have not received other Business Assistance from other sources including, federal, state, or county resources to pay rent.
- Does not have access to business capital or liquid asset
- Commercial Rent/Lease agreement
- Rent/lease payment statements
- Additional documentation will be required depending on the National Objective*

*All of the required documentation will be outlined in the SBAP program guidelines and application available June 8, 2020.

**APPLICATION AVAILABILITY,
REVIEW PROCESS,
FUNDING APPROVAL , &
FUNDING DISBURSEMENT**

ERAP, EUAP, SBAP APPLICATION PERIOD

- Applications available NOW!
- Last day to apply will be Friday, June 26, 2020
- Last day to ask for help/technical assistance will be Tuesday, June 24, 2020 at 5 PM.

ERAP, EUAP, SBAP ONLINE APPLICATION

- Online applications can be accessed through the City's website:
<http://www.montereypark.ca.gov/1314/COVID-19-Programs>.
- Online applications are highly recommended, but NOT required.

ERAP, EUAP, SBAP APPLICATION SUBMISSION VIA MAIL

Applicants may download the application and attachments through the City's website: <http://www.montereypark.ca.gov/1314/COVID-19-Programs>

All mailed applications must be postmarked by Wednesday, June 24, 2020.

ERAP, EUAP, SBAP APPLICATION REVIEW PROCESS

REVIEW PERIOD

- Applications will be reviewed starting Monday, June 29-Friday, July 10, 2020.
- Qualified applications will be assigned a lottery number.
- Lottery will be held on Monday, July 13, 2020.
- If funds are not exhausted, the City will re-open the program after the lottery on a first-come, first serve basis.

ERAP, EUAP, SBAP AWARD NOTIFICATION AND DISBURSEMENT OF FUNDS

Awardees will be contacted by the Program Administrator for execution of paperwork and disbursement of funds starting Tuesday, July 14, 2020.



華埠服務中心
Chinatown Service Center

RENTAL & UTILITY PROGRAM

Phone: 626-293-8733

SMALL BUSINESS PROGRAM

Contact Elaine Pang

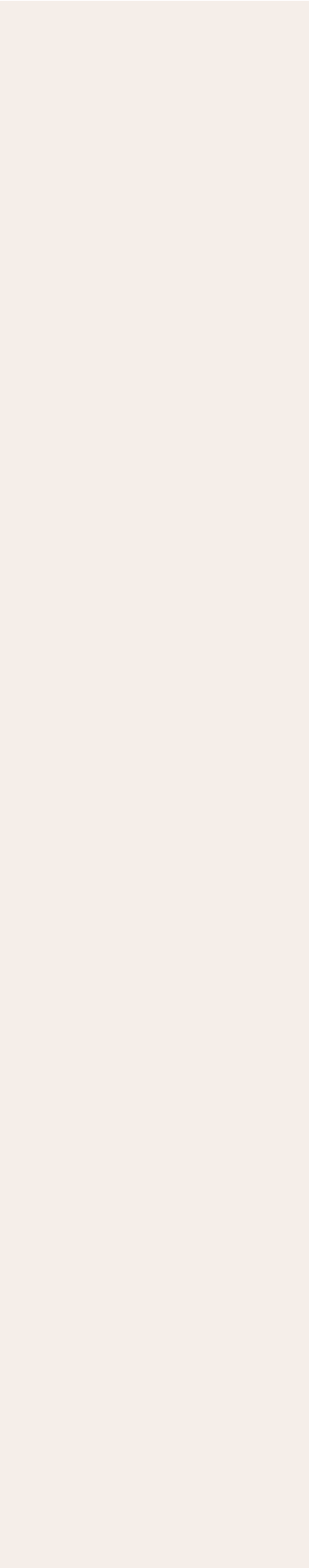
Phone: 213-808-1751

epang@cscla.org

Translation available in Mandarin, Cantonese,
and Spanish.

**NEED
ASSISTANCE?**

Questions?





GET IN TOUCH!



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